

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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|-------------------|---|------------------------|------------------|
| Applicant: | Dan A. German et al. | Examiner: | Poinvil, Frantzy |
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| Due Date: | January 3, 2007 | Notice of Allow. Date: | October 3, 2006 |
| Title: | <i>Method and System For Facilitating Financial Transactions Between Consumers Over the Internet</i> | | |

CERTIFICATE UNDER 37 CFR 1.8:

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MORRIS, MANNING & MARTIN, LLP
1600 Atlanta Financial Center
3343 Peachtree Road NE
Atlanta, Georgia 30326
404.233.7000

By: 
Name: John R. Harris
Reg. No.: 30,388
JRH

Customer No. 24728